I was a banker for 15 years. I had a list of what was called "high value clients" that I was expected to call on. However, from the relationship that I developed with this group of people, they relied on me for information and never seemed to mind if I called to let them know of a new product or deal. I believe that banks can establish a list of people who they want to contact and then ask them if they mind being contacted and have them sign a waiver. That way the law doesn't need to be amended for leniency and the banks can make calls on their customers who sign a waiver and want to be called. I would like to see the law even more strict, including cell phones. Please don't listen to the banking industry, as if this is their only option for reaching their clientel.